Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 1 of 57

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Raul		Luz
	your government-issued picture identification (for example, your driver's	First name	_	First name
		M.		E.
	license or passport).	Middle name	_	Middle name
	Bring your picture identification to your meeting	_a Andujar		Andujar
	with the trustee.	Last name and Suffix (Sr., Jr., II, III)	_	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or			
	maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9164		xxx-xx-3427

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 2 of 57

Debtor 1 Debtor 2

Andujar, Raul M. & Andujar, Luz E.

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	■ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live		If Debtor 2 lives at a different address:		
		936 Edwards St Aurora, IL 60505-2302			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Kane County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 3 of 57

Debtor 1 Debtor 2

Andujar, Raul M. & Andujar, Luz E.

7.	The chapter of the Bankruptcy Code you are				each, see <i>Notice Required by 11</i> and check the appropriate box.	U.S.C. § 342(b) for Individuals Filing for Bankrupto	y (Form
	choosing to file under	■ Cha	pter 7				
		☐ Cha	pter 11				
		☐ Cha	pter 12				
		☐ Cha	pter 13				
8.	How you will pay the fee	— al	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money ore If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.				
						sign and attach the Application for Individuals to Pa	ay The
			Ü	Installments (Offic at my fee he waiv	,	only if you are filing for Chapter 7. By law, a judge m	av hutic
		no yo	ot required to our family si	o, waive your fee, ze and you are un	and may do so only if your income	e is less than 150% of the official poverty line that ap If you choose this option, you must fill out the <i>App</i>	oplies to
9.	Have you filed for bankruptcy within the last 8 years?	■ No.					
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ No □ Yes.					
	an anniate?		Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor	-		Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No.	Go to	line 12.			
	residence:	☐ Yes.	Has yo	our landlord obtain	ed an eviction judgment against yo	ou and do you want to stay in your residence?	
				No. Go to line 1	2.		
				Voc Fill out Initia	al Statement About an Eviction III	dgment Against You (Form 101A) and file it with th	vie

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 4 of 57

Debtor	1	
Dobtor	2	Andı

Andujar, Raul M. & Andujar, Luz E.

Part	Report About Any Bus	sinesses Y	ou Own	as a Sole Proprieto	r			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.					
		☐ Yes.	Name	Name and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach it		Numb	er, Street, City, State	e & ZIP Code			
	to this petition.		Chec		to describe your business:			
				Health Care Busine	ess (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real I	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as de	fined in 11 U.S.C. § 101(53A))			
				Commodity Broker	(as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set approximately deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, staten operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the pro U.S.C. 1116(1)(B).						
	For a definition of small	■ No.	I am not filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am f	iling under Chapter 1	I1 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Part	4: Report if You Own or	Have Any	Hazardo	us Property or Any	Property That Needs Immediate Attention			
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable	■ No.	What is	the hazard?				
	hazard to public health or safety? Or do you own		If improve	liata attention is				
	any property that needs immediate attention?			liate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?				
					Number, Street, City, State & Zip Code			

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 5 of 57

Debtor 1 Debtor 2

Part 5:

Andujar, Raul M. & Andujar, Luz E.

Case number (if known)

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 6 of 57

Debtor 1 Debtor 2

Andujar, Raul M. & Andujar, Luz E.

16.	What kind of debts do	16a.				e defined in 11 U.S.C.§ 101(8) as "incurred by an	
	you have?		individual primarily for a personal	, family, or househol	d purpose."		
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily busin for a business or investment or the			ebts that you incurred to obtain money s or investment.	
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you owe t	hat are not consume	er debts or busin	ness debts	
17.	Are you filing under Chapter 7?	□ No.	I am not filling under Chapter 7.	Go to line 18.			
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do yo paid that funds will be available to			roperty is excluded and administrative expenses a	re
	administrative expenses		■ No				
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes				
18.	How many Creditors do	1 -49		1 ,000-5,000		□ 25,001-50,000	
	you estimate that you owe?	□ 50-99		5001-10,000		<u> </u>	
	one.	<u> </u>		1 0,001-25,00	00	☐ More than100,000	
		200-9	99				
19.	How much do you	□ \$0 - \$:	50,000	□ \$1,000,001 -	- \$10 million	□ \$500,000,001 - \$1 billion	
	estimate your assets to be worth?	□ \$50,00	01 - \$100,000	□ \$10,000,001		\$1,000,000,001 - \$10 billion	
	be worth.		001 - \$500,000	\$50,000,001			
		□ \$500,0	001 - \$1 million	□ \$100,000,00) i - \$500 millior	n	
20.	How much do you	□ \$0 - \$	50,000	□ \$1,000,001 -	- \$10 million	□ \$500,000,001 - \$1 billion	
	estimate your liabilities to be?	□ \$50,0	01 - \$100,000	1 \$10,000,001		\$1,000,000,001 - \$10 billion	
			001 - \$500,000	□ \$50,000,001 □ \$100,000,00			
		□ \$500,0	001 - \$1 million	L \$100,000,00	11 - \$500 millior	n iviole trian \$50 billion	
Par	7: Sign Below						
For	you	I have exa	amined this petition, and I declare	under penalty of perj	ury that the info	ormation provided is true and correct.	
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
		I request	relief in accordance with the chap	oter of title 11, Unite	ed States Code,	e, specified in this petition.	
		case can	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptog case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Raul M. Andujar /s/ Luz E. Andujar				
		Raul M.	M. Andujar Andujar e of Debtor 1		Luz E. And	lujar	-
		Executed	on <u>August 10, 2016</u> MM / DD / YYYY		Executed on	August 10, 2016 MM / DD / YYYY	-

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 7 of 57

Debtor 1 Debtor 2

Andujar, Raul M. & Andujar, Luz E.

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Lincoln M. King	Date	August 10, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Lincoln M. King		
Printed name		
Ruddy, King & Petersen Law Group, LLC		
Firm name		
2631 Ginger Woods Pkwy Ste 101		
Aurora, IL 60502-7429		
Number, Street, City, State & ZIP Code		
(000) 000 0000		
Contact phone (630) 820-0333	Email address	lincoln@ruddyking.com
6280369		
Bar number & State		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
·	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. $_{\rm B201B~(Form~2}\mbox{Gase,16-25690}$

Doc 1 Filed 08/10/16

Entered 08/10/16 14:30:32

Signature of Joint Debtor (if any)

Desc Main

Date

Document Page 12 of 57 United States Bankruptcy Court

Northern District of Illinois, Eastern Division

IN RE:		Case No
Andujar, Raul M. & Andujar, Luz E.		Chapter 7
Debtor(s)		
	OF NOTICE TO CONSUMER D 42(b) OF THE BANKRUPTCY CO	
Certificate of [N	on-Attorney] Bankruptcy Petition 1	Preparer
I, the [non-attorney] bankruptcy petition preparer signotice, as required by § 342(b) of the Bankruptcy Co		that I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petitic Address:		social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer partner whose Social Security number is provided al		
	Certificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received	ed and read the attached notice, as require	ed by § 342(b) of the Bankruptcy Code.
Andujar, Raul M. & Andujar, Luz E.	X /s/ Raul M. Andujar	8/10/2016
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Luz E. Andujar	8/10/2016

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

© 2016 CINgroup 1.866.218.1003 - CINcompass (www.cincompass.com)

	Case 16-25690	Doc 1	Filed 08/10/16	Entered 08/10/1	6 14:30:32	Desc Main		
Fill in this in	nformation to identify yo	ur case:						
Debtor 1	Raul M. Anduj		ddle Name	Last Name				
Debtor 2 (Spouse if, filing	Luz E. Anduja First Name		ddle Name	Last Name				
United State	s Bankruptcy Court for the	e: NORTH	HERN DISTRICT OF ILL	INOIS, EASTERN DIVISION	N			
Case number (if known)	er					☐ Check if this is an amended filing		
	Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15							
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.								
Part 1: S	ummarize Your Assets							
						Your assets Value of what you own		

YesWhat kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C.§ 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 14 of 57

Debtor 1 Debtor 2 Andujar, Raul M. & Andujar, Luz E.

Case number (if known)

8. **From the** Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$______\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main

Difficial Form 106A/B Schedule A/B: Property 12/15 neach dategory, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you hink it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). **Part 1:** Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. **Yes. Where is the property?* **What is the property? Check all that apply Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Current value of the entire property?	Fill in this inform	nation to identify your	case and this	Docu	ment	Page 15 of 57			
Dobtor 2 Luz E. Andujar First Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION Case number United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION Case number Case number Check if this is an amended filling 12/15 12/15 Check if this is an amended filling Check if this is an amended filling 12/15 Check if this is an amended filling 12/15 12/15 12/15 12/15 12/16 Check if this is an amended filling 12/16 Check if this is an amended filling 12/16			case and time	s ming.					
Debtor 2 Luz E. Andujar Fist Name Last Name La	Debtor 1		Middle	Name		Last Name			
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION Case number	Debtor 2						ĺ		
Case number Check if this is an amended filing Check if this is an amended filing	(Spouse, if filing)	First Name	Middle	Name		Last Name			
Difficial Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you hink it fits beat. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Inswer every question. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. Yes. Where is the property? What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Who has an interest in the property? Check one Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Other Information you wish to add about this Item, such as local property identification number:	United States Ba	nkruptcy Court for the:	NORTHER	N DISTRI	CT OF ILLIN	NOIS, EASTERN DIVISION			
neach category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you whink it fits beat. Be as complete and accurate as possible. If two married people are filing tegether, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Part 15	Case number _					-		[
neach category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you whink it fits beat. Be as complete and accurate as possible. If two married people are filing tegether, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Part 15	Official Fo	rm 106A/B							
hink lift if sbest. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Inswer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2.	_		erty						12/15
Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. Yes. Where is the property? Yes. What is the property? Check all that apply	hink it fits best. B nformation. If more Answer every ques	e as complete and accura e space is needed, attach ttion.	te as possible a separate sho	. If two ma eet to this	rried people form. On the	are filing together, both are e top of any additional pages,	equally responsible f	or suppl	ying correct
No. Go to Part 2.		, ,	·· · ·						
The state of the property? Single-family home	_		, microst in an	iy residein	oc, building,	iana, or similar property.			
## Single-family home Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D. Creditors Who Have Claims Secured by Property. Aurora IL 60505-2302 City State ZIP Code Investment property Investment property Investment property S160,000.00 S160,000.00									
Duplex or multi-unit building Condominium or cooperative Current value of the entire property? State ZIP Code Investment property Investment property Current value of the entire property? State	1.1								
Aurora L 60505-2302			1		Duplex or mul	ti-unit building	the amount of any	secured o	laims on Schedule D:
County Timeshare	Aurora	IL 605	05-2302			or mobile home			
County Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Tenancy by the Entirety Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:	City	State	ZIP Code		nvestment pro	operty	\$160,000	.00	\$160,000.00
Kane County Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:					Other	in the property? Check one	(such as fee simp	le, tenan	•
County Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:							Tenancy by th	ne Enti	rety
At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:	Kane				Debtor 2 only				
At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number:	County				Debtor 1 and	Debtor 2 only	Check if this.	is comm	unity property
				Other in	nformation y	ou wish to add about this iten	(see instructions		amily proporty
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages vol. have attached for Part 1. Write that number here \$160,000.00	2. Add the dolla	ar value of the portion	you own for	all of you	ır entries fr	om Part 1, including any e	entries for pages		#400 000 00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Part 2: Describe Your Vehicles

Entered 08/10/16 14:30:32 Case 16-25690 Doc 1 Filed 08/10/16 Desc Main Document Page 16 of 57 Debtor 1 Andujar, Raul M. & Andujar, Luz E. Case number (if known) Debtor 2 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Do not deduct secured claims or exemptions. Put Hyundai Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Elantra Touring** Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2010 Year: Debtor 2 only Current value of the Current value of the 62000 entire property? portion you own? Approximate mileage: Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another \$8,000.00 \$8,000,00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Hyundai Who has an interest in the property? Check one 3.2 Make: the amount of any secured claims on Schedule D: Elantra ■ Debtor 1 only Creditors Who Have Claims Secured by Property. Model: 2002 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$1,500.00 \$1,500.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put 3.3 Make: Toyota Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Avalon Debtor 1 only Creditors Who Have Claims Secured by Property. Model: 2000 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another part owner with Debtor's \$1.250.00 \$1,250,00 granddaughter ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages \$10,750.00 .you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured

claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe..... Misc. household and furnishings \$2,000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

Schedule A/B: Property

Official Form 106A/B

Debtor 1	Case 16-	-25690	Doc 1	Filed 08/10/16 Document	Entered 08/10/16 14:3 Page 17 of 57	30:32	Desc Main
Debtor 2	Andujar, Ra	aul M. & A	ındujar, Lu	z E.	Case number	(if known)	
■ Yes.	Describe	Misc. e	lectronics]	\$1,000.00
Examp ■ No			aintings, print a, collectibles	s, or other artwork; book	s, pictures, or other art objects; stamp	o, coin, or ba	aseball card collections; other
Examp ■ No □ Yes. 10. Fireari Exam ■ No	instruments Describe ms ples: Pistols, rifle	ographic, exe	ercise, and oth	ner hobby equipment; bio	cycles, pool tables, golf clubs, skis; ca	noes and ka	ayaks; carpentry tools; musical
11. Clothe Exam □ No			leather coats,	designer wear, shoes, a	ccessories]	\$300.00
□ No		welry, costu		ngagement rings, weddin	g rings, heirloom jewelry, watches, ge	ms, gold, sil	lver\$200.00
Exam No □ Yes. 14. Any of ■ No	arm animals uples: Dogs, cats, Describe ther personal ar	nd househo	ld items you	did not already list, in	cluding any health aids you did no	nt list	
				om Part 3, including an	y entries for pages you have attac	hed for	\$3,500.00
	escribe Your Final wn or have any		uitable intere	est in any of the followi	ng?		Current value of the portion you own? Do not deduct secured
16. Cash Exam □ No	ples: Money you	have in your	wallet, in you	r home, in a safe deposit	box, and on hand when you file your	petition	claims or exemptions.

Cash

\$40.00

Entered 08/10/16 14:30:32 Case 16-25690 Doc 1 Filed 08/10/16 Desc Main Document Page 18 of 57 Debtor 1 Andujar, Raul M. & Andujar, Luz E. Case number (if known) Debtor 2 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... **Checking Account Earthmover Credit Union** \$0.00 17.2. **Savings Account Earthmover Credit Union** \$0.00 Checking Account BMO Harris \$800.00 17.3. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401(k) or Similar Plan **BMO Harris** \$14,000.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No

Official Form 106A/B Schedule A/B: Property page 4

☐ Yes. Give specific information about them...

Debtor 1 Debtor 2	Case 16-256 Andujar, Raul M			Document	Entere Page 19	d 08/10/16 14:30:32 of 57 Case number (if known)	Desc Main
26. Patent Exam				s, and other intellectua ceeds from royalties and		reements	
■ No □ Yes.	. Give specific informa	ation abo	out them				
Exam ■ No	ses, franchises, and o ples: Building permits, Give specific informa	exclusiv	e licenses, d		oldings, liquo	r licenses, professional licenses	
	·		Jut them				
Money or	property owed to yo	ou?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax re ■ No	funds owed to you						
☐ Yes.	Give specific informati	ion abou	ıt them, inclu	uding whether you already	/ filed the retu	urns and the tax years	
■ No			imony, spou	sal support, child suppo	rt, maintenan	nce, divorce settlement, property	settlement
Exam	amounts someone ov ples: Unpaid wages, di unpaid loans you	isability i u made	nsurance pa		s, sick pay, v	acation pay, workers' compensat	ion, Social Security benefits;
31. Intere s	sts in insurance polic	ies	nsurance; he	alth savings account (HS	A); credit, ho	meowner's, or renter's insurance	
_	. Name the insurance c		of each policany name:	cy and list its value.		Beneficiary:	Surrender or refund value:
		Term Catho		ance issued by Wes		spouse	\$0.00
		Term Catho		ance issued by Wes		spouse	\$0.00
If you died. ■ No	aterest in property that are the beneficiary of a	a living tr	e you from s ust, expect p	someone who has died proceeds from a life insur	ance policy, o	or are currently entitled to receive	property because someone has
				ou have filed a lawsuit surance claims, or rights		emand for payment	
	. Describe each claim.						
■ No	contingent and unliquent contingent and unliquent continues. Describe each claim.		claims of e	every nature, including	counterclair	ms of the debtor and rights to s	et off claims
	nancial assets you di		lready list				
■ No	. Give specific informat		,				

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 20 of 57

Debto	Anduior Doul M. 9. Anduior Luz E	rage 20 or		
Debto	r 2 Andujar, Nadr W. & Andujar, Edz E.		Case number (if known)	
	Add the dollar value of all of your entries from Part 4, including Part 4. Write that number here	, ,	-	\$14,840.00
Part 5	Describe Any Business-Related Property You Own or Have an Inter-	est In. List any real estat	te in Part 1.	
37. Do	you own or have any legal or equitable interest in any business-relate	ed property?		
	o. Go to Part 6.			
	es. Go to line 38.			
Part 6	Describe Any Farm- and Commercial Fishing-Related Property You If you own or have an interest in farmland, list it in Part 1.	Own or Have an Interest	t In.	
	you own or have any legal or equitable interest in any farm-	or commercial fishing	-related property?	
	No. Go to Part 7.			
	Yes. Go to line 47.			
Part 7	Describe All Property You Own or Have an Interest in That You	I Did Not List Above		
53. D o	you have other property of any kind you did not already list?			
E	xamples: Season tickets, country club membership			
_	· · ·			
Ц	Yes. Give specific information			
54.	Add the dollar value of all of your entries from Part 7. Write tha	t number here		\$0.00
Part 8	List the Totals of Each Part of this Form			
55. I	Part 1: Total real estate, line 2			\$160,000.00
56. I	Part 2: Total vehicles, line 5	\$10,750.00		
57. I	Part 3: Total personal and household items, line 15	\$3,500.00		
58. I	Part 4: Total financial assets, line 36	\$14,840.00		
59. I	Part 5: Total business-related property, line 45	\$0.00		
60. I	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61. I	eart 7: Total other property not listed, line 54 +	\$0.00		
62. -	otal personal property. Add lines 56 through 61	\$29,090.00	Copy personal property total	\$29,090.00

Official Form 106A/B Schedule A/B: Property page 6

\$189,090.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main

		Docume	nt Page 21 of 5	7	
Fill in this infor	mation to identify your	case:			
Debtor 1	Raul M. Andujar				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DI	VISION	
Case number (if known)					☐ Check if this is an
					amended filing
Official Fo	orm 106C				

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Claim as Ex	xempt								
1.	Which set of exemptions are you claiming?	Check one only, even	if your	r spouse is filing with you.						
	■ You are claiming state and federal nonbankro	uptcy exemptions. 11 l	J.S.C.	. § 522(b)(3)						
	☐ You are claiming federal exemptions. 11 U.	S.C. § 522(b)(2)								
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.									
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own		ount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.						
De	ebtor 1 Exemptions				735 ILCS 5/12-901					
	936 Edwards St	\$160,000.00		\$30,000.00	735 ILCS 5/12-901					
	Aurora IL, 60505-2302 County : Kane			100% of fair market value, up to any applicable statutory limit						
	Line from Schedule A/B. 1.1									
	Hyundai Elantra Touring	\$8,000.00		\$2,050.00	735 ILCS 5/12-1001(c)					
	2010			100% of fair market value, up to						
	62000 Line from Schedule A/B: 3.1			any applicable statutory limit						
	Hyundai Elantra	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(c)					
	2002 Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit						
	Toyota Avalon	\$1,250.00		\$1,250.00	735 ILCS 5/12-1001(c)					
	2000 Line from Schedule A/B: 3.3			100% of fair market value, up to any applicable statutory limit						

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 22 of 57

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amo	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Misc. household and furnishings Line from Schedule A/B. 6.1	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(b)
	Zino nom osmodate / v. Z. Gr.			100% of fair market value, up to any applicable statutory limit	
	Misc. electronics Line from Schedule A/B 7.1	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
	Elle Holl Genedale ALE 111			100% of fair market value, up to any applicable statutory limit	
	Necessary clothing Line from Schedule A/B 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
	Life from Schedule AVD. 11.1			100% of fair market value, up to any applicable statutory limit	
	Misc. jewelry Line from Schedule A/B 12.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
	Life from Schedule A/B. 12.1			100% of fair market value, up to any applicable statutory limit	
	Cash Line from Schedule A/B. 16.1	\$40.00		\$40.00	735 ILCS 5/12-1001(b)
	Line Holli Schedule A/D. 10.1			100% of fair market value, up to any applicable statutory limit	
	BMO Harris Line from Schedule A/B. 17.3	\$800.00		\$800.00	735 ILCS 5/12-1001(b)
	Life Holl Schedule A/D. 17.5			100% of fair market value, up to any applicable statutory limit	
	BMO Harris Line from Schedule A/B. 21.1	\$14,000.00		\$14,000.00	735 ILCS 5/12-1006
	Line from Scriedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit	
	Term life insurance issued by Western Catholic	\$0.00			215 ILCS 5/238
	Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	
	Term life insurance issued by Western Catholic	\$0.00			735 ILCS 5/12-1001(f)
	Line from Schedule A/B 31.2			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption of (Subject to adjustment on 4/01/19 and every 3 ■ No □ Yes. Did you acquire the property covered □ No □ Yes	years after that for case	s filed	,	

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 23 of 57

						9		
Fill	l in this	informati	on to identify your o	ase:				
De	btor 1							
		-	First Name	Middle Name	L	ast Name)	
	btor 2		Luz E. Andujar					
(Spo	ouse if, filin	ng)	First Name	Middle Name	L	ast Name		
Un	ited Stat	tes Bankr	uptcy Court for the:	NORTHERN DISTR	RICT OF ILLIN	OIS, EASTERN DIVISION		
	se numb	ber						
(if k	nown)							☐ Check if this is an amended filing
∩f	fficial	l Form	n 106C					
					01.1			
50	ched	dule	C: The Pro	perty You	Claim	as Exempt		4/16
propout a	perty you	u listed on	Schedule A/B: Prope	rty (Official Form 106A	/B) as your sou	r, both are equally responsible for su urce, list the property that you claim ary. On the top of any additional pag	as exempt.	If more space is needed, fill
to a app	particu licable :	ular dollar statutory	amount and the val	ue of the property is		ption of 100% of fair market value o exceed that amount, your exem		
1.	Which	set of ex	emptions are you cla	aiming? Check one or	nly, even if you	r spouse is filing with you.		
	■ You	are claimi	ng state and federal n	onbankruptcy exemptio	ons. 11 U.S.C	. § 522(b)(3)		
	☐ You	are claimi	ng federal exemptions	. 11 U.S.C. § 522(b)(2)			
2.	For any	y propert	y you list on Schedu	ule A/B that you clain	n as exempt, f	ill in the information below.		
			of the property and line t lists this property	on Current value portion you c		ount of the exemption you claim	Specific	laws that allow exemption
				Copy the value Schedule A/B		eck only one box for each exemption.		
De	btor 2	Exempt	ions					
		escription:						
	Line fro	om Sched	uie A/B.			100% of fair market value, up to any applicable statutory limit	•	
						any applicable statetery infine		
3.				nption of more than \$ every 3 years after that		on or after the date of adjustment.)		
	■ No	•		- , - , and that		and the same of augustinoing		
	_		u acquire the proporty	covered by the exempt	tion within 1 21	5 days before you filed this case?		
		_ ´	u acquire the property	covered by the exempt	uon wiulin 1,21	o days before you filed this case?		
	_	_ 103						

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main

		Document	Page 24	l of 57		
Fill in this informa	tion to identify your	r case:				
Debtor 1	Raul M. Andujai	r				
	First Name	Middle Name	Last Name			
Debtor 2	Luz E. Andujar					
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bank	ruptcy Court for the:	NORTHERN DISTRICT OF ILL	LINOIS, EAST	ERN DIVISION		
				_		
Case number					□ Chook	if this is an
(ii Kilowii)					_	if this is an ed filing
					amend	ea ming
Official Form	106D					
		Who Have Claims	Sacurac	hy Dronart	V	12/15
Scriedule L	7. Creditors	WIIO Have Claims	<u> </u>	a by Propert	У	12/15
		f two married people are filing togeth , number the entries, and attach it to				
1. Do any creditors ha	ave claims secured by	your property?				
□ No. Check the property of the property o	nis box and submit thi	s form to the court with your other so	chedules. You	have nothing else to re	port on this form.	
_	II of the information be	·			'	
		SIOW.				
Part 1: List All S	Secured Claims			Column A	Column B	Column C
		nore than one secured claim, list the cre- a particular claim, list the other creditors		Amount of claim	Value of collateral	Unsecured
		al order according to the creditor 's name		Do not deduct the	that supports this	portion
DMO Horris	n Dank	Describe the property that congress	the eleim.	value of collateral.	claim	If any
2.1 BMO Harris Creditor's Name	5 Dalik	Describe the property that secures to		\$8,379.40	\$8,000.00	\$379.40
		2010 Hyundai Elantra Touri	ng			
220 Dougla	ıs Rd	As of the date you file, the claim is: apply.	Check all that			
Oswego, IL	. 60543-8978	Contingent				
Number, Street, C	City, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt	t? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as	mortgage or sec	ured		
Debtor 2 only		car loan)				
Debtor 1 and Debt		☐ Statutory lien (such as tax lien, me	chanic's lien)			
☐ At least one of the		☐ Judgment lien from a lawsuit	D	Manage On a comite o		
Check if this clair community debt		Other (including a right to offset)	Purchase I	Money Security		
Date debt was incurr	red	Last 4 digits of account num	ber <u>0054</u>			
2.2 Fifth Third	Bank	Describe the property that secures	the claim:	\$9,321.63	\$160,000.00	\$0.00
Creditor's Name		936 Edwards St, Aurora, IL		· ,		·
		60505-2302				
5050 Kings	sley Dr Apt	As of the date you file, the claim is:	Check all that			
1Moc2j Cincinnati,	OH	apply.	oneen an mar			
45227-1115		☐ Contingent				
-	City, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt	t? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as	mortgage or sec	ured		
Debtor 2 only		car loan)				
Debtor 1 and Debt		Statutory lien (such as tax lien, me	chanic's lien)			
At least one of the		☐ Judgment lien from a lawsuit	_			
☐ Check if this clair community debt		■ Other (including a right to offset)	Second Mo	ortgage		
Date debt was incurr	red	Last 4 digits of account num	ber <u>0680</u>			

Official Form 106D

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 25 of 57

Debtor 1 Rau	ıl M. Andujar				Case number (if know)		
First I	Name Midd	dle Name	Last Name				
	z E. Andujar						
First I	Name Mide	dle Name	Last Name				
2.3 Fifth Th	ird Bank	Describe the	property that secures	the claim:	\$147,238.51	\$160,000.00	\$0.00
Creditor's Na	ame	936 Edwar	ds St, Aurora, IL				
		60505-230	2				
	630412	As of the date	you file, the claim is	: Check all that			
Cincinn	,	apply.	•	- Onoon an mar			
45263-0	412	_					
Number, Str	eet, City, State & Zip Code	Unliquidate	ed				
		Disputed					
Who owes the	debt? Check one.	Nature of lie	 Check all that apply. 				
Debtor 1 only	,	An agreem	ent you made (such as	mortgage or s	secured		
Debtor 2 only	,	car loan)					
Debtor 1 and	Debtor 2 only	☐ Statutory li	en (such as tax lien, m	echanic's lien)			
☐ At least one of	of the debtors and anoth	er	ien from a lawsuit				
Check if this community	claim relates to a debt	Other (incli	uding a right to offset)	First Moi	rtgage		
Date debt was in	ncurred	Last 4	digits of account nun	nber <u>547</u> 9	9		
A -1 -1 4b1 - 11		Oak A a. 4bia	\\\\-\-\-\-\-\-\-\-\-\-\-\-\-\-\-\		\$464.000 F	4	
	alue of your entries in page of your form, ad	•	_	er nere:	\$164,939.5	<u> </u>	
Write that numb		u the donar value to	otais iroin all pages.		\$164,939.5	4	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main

		Document	Page 26	3 of 57		
Fill in thi	s information to identify your	case:				
Debtor 1	Raul M. Andujar					
	First Name	Middle Name	Last Name		—)	
Debtor 2 (Spouse if, fi	Luz E. Andujar First Name	Middle Name	Last Name			
(Spouse II, II	illig) i list Name					
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS, EAST	ERN DIVISION		
Case nun	nber					
(if known)						check if this is an
					a	mended filing
Official	Form 106E/F					
		ho Have Unsecured	Claims			12/15
		se Part 1 for creditors with PRIORIT		art 2 for creditors w	ith NONPRIORITY claim	
Schedule G D: Creditor the Continu	B: Executory Contracts and Unexts S Who Have Claims Secured by Pation Page to this page. If you have (if known).	that could result in a claim. Also libired Leases (Official Form 106G). Diroperty. If more space is needed, colve no information to report in a Part	o not include a ppy the Part you	ny creditors with pa u need, fill it out, nu	ortially secured claims to mber the entries in the	hat are listed in Schedule boxes on the left. Attach
Part 1:	List All of Your PRIORITY U					
_	y creditors have priority unsecure	ed claims against you?				
	. Go to Part 2.					
☐ Ye	•	TV Hannanimad Olaima				
Part 2:	List All of Your NONPRIORIT					
_	y creditors have nonpriority unse					
⊔ No	. You have nothing to report in this p	part. Submit this form to the court with	our other scheo	dules.		
■ Ye	S.					
unsec	ured claim, list the creditor separate	laims in the alphabetical order of the y for each claim. For each claim listed, list the other creditors in Part 3.If you h	, identify what ty	pe of claim it is. Do n	ot list claims already incl	uded in Part 1. If more
						Total claim
	CS	Last 4 digits of acc	ount number	5721		\$4,774.29
N	onpriority Creditor's Name	When was the debt	incurred?			
P	O Box 7051	Wildli wao tilo dobt	mounou.			-
	Itica, NY 13504-7051					
	umber Street City State Zlp Code		ile, the claim is	s: Check all that apply	у	
_	/ho incurred the debt? Check one Debtor 1 only					
	Debtor 2 only	☐ Contingent				
	•	☐ Unliquidated				
_	Debtor 1 and Debtor 2 only	☐ Disputed other Type of NONPRIOR	ITV unsocured	l claim:		
	At least one of the debtors and ar	П	iii unsecureu	Claiii.		
	Check if this claim is for a comet	illumity	ig out of a senai	ration agreement or d	livorce that you did not	
Is	the claim subject to offset?	report as priority clai		and a second of a	2.00 and you did not	
	No	☐ Debts to pension	or profit-sharing	g plans, and other sim	nilar debts	
	Yes	Other. Specify				_

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 27 of 57

Debto Debto		E. Case number (f know)	
4.2	Associate Pathologists of Joliet,	Last 4 digits of account number 0912	\$9.10
	Nonpriority Creditor's Name		
	2205 Point Blvd Ste 220	When was the debt incurred?	
	Elgin, IL 60123-7840		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify Medical	
	☐ Yes	Other. Specify Wiedical	
4.3	Aurora Earthmover Credit Union	Last 4 digits of account number 2006	\$769.24
	Nonpriority Creditor's Name	-	
	PO Box 2937	When was the debt incurred?	
	Aurora, IL 60507-2937		
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other, Specify Loan	
	1 163	Cliner: Specify	
4.4	Aurora Earthmover Credit Union Nonpriority Creditor's Name	Last 4 digits of account number 3667	\$970.43
	Nonpholity Creditor's Name	When was the debt incurred?	
	PO Box 2937		
	Aurora, IL 60507-2937		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only		
	Debtor 2 only	Contingent	
		Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	— INO	= 2000 to portion of profit origing plants, and other official debte	

☐ Yes

■ Other. Specify _Credit Card

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 28 of 57

Debtor 1 Debtor 2 Andujar, Raul M. & Andujar, Luz E. Case number (if know) 4.5 Aurora Emergency Associates LTD Last 4 digits of account number \$48.45 8032 Nonpriority Creditor's Name When was the debt incurred? PO Box 740023 Cincinnati, OH 45274-0023 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Medical 4.6 Aurora Radiology Consultants SC Last 4 digits of account number \$99.71 1601 Nonpriority Creditor's Name When was the debt incurred? PO Box 5923 Carol Stream, IL 60197-5923 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Medical 4.7 **Bank of America** Last 4 digits of account number 9400 \$5,901.14 Nonpriority Creditor's Name When was the debt incurred? 2014 PO Box 982235 El Paso, TX 79998-2235 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 29 of 57

Debto Debto	or 1 or 2 Andujar, Raul M. & Andujar, Luz E	E. Case number (if know)	
4.8	Barclaycard	Last 4 digits of account number 4875	\$410.98
	Nonpriority Creditor's Name Card Services PO Box 65017	When was the debt incurred?	
	City of Industry, CA 91716-0517 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	
4.9	Cadence Health	Last 4 digits of account number 4588	\$129.93
	Nonpriority Creditor's Name	When was the debt incurred?	
	25 N Winfield Rd Winfield, IL 60190-1295 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical	
4.10	Carsons/Comenity Bank Nonpriority Creditor's Name	Last 4 digits of account number 4289	\$352.31
	Bankruptcy Department PO Box 182125	When was the debt incurred?	
	Columbus, OH 43218-2125 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other Specify Credit Card	

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 30 of 57

Debto	Andujar, Raul M. & Andujar, Luz E.		Case number (if know)	
4.11	Castle Orthopaedics Sports ME Nonpriority Creditor's Name	Last 4 digits of account number	7250	\$202.94
	Nonphonty Creditor's Name	When was the debt incurred?		
	2111 Ogden Ave Aurora, IL 60504-7597 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Medical		
4.12	Chicago Ortho & Sports Medicine Nonpriority Creditor's Name	Last 4 digits of account number	6280	\$718.76
		When was the debt incurred?	12/17/15 & 2/4/16	
	PO Box 3179			
	Carol Stream, IL 60132-3179 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	3. Oncok all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	'		
	☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	1 claim:	
		☐ Student loans	a diami.	
	☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Medical		
4.13	Chicago Ortho & Sports Medicine Nonpriority Creditor's Name	Last 4 digits of account number	6280	\$718.76
	Nonphonty Creditor's Name	When was the debt incurred?	2015	
	PO Box 3179 Carol Stream, IL 60132-3179			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed	1.11.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured	a claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Medical	5 i ,	
	□ 162	Other. Specify Interior		

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 31 of 57

Andujar, Raul M. & Andujar, Luz E.	Case number (if know)	
Comenity Bank Nonpriority Creditor's Name	Last 4 digits of account number 5690	\$123.86
Nonphonty Creditor's Name	When was the debt incurred?	
PO Box 182125 Columbus, OH 43218-2125 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one. ☐ Debtor 1 only		
Debtor 2 only	☐ Contingent	
■ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Credit Card	
Dreyer Medical Clinic Advocate Nonpriority Creditor's Name	Last 4 digits of account number 2086	\$121.24
, ,	When was the debt incurred?	
PO Box 105173 Atlanta, GA 30348-5173		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
☐ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Medical	
Earthmover	Last 4 digits of account number 4155	\$1,100.67
Nonpriority Creditor's Name	When was the debt incurred?	
PO Box 2937 Aurora, IL 60507-2937	Then was the dest incurred.	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify Credit Card	

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 32 of 57

Debtor 1 Debtor 2 Andujar, Raul M. & Andujar, Luz E. Case number (if know) 4.17 Last 4 digits of account number \$485.89 Fifth Third Bank 2087 Nonpriority Creditor's Name When was the debt incurred? PO Box 740789 Cincinnati, OH 45274-0789 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card Fox Valley Cardiovascular 1915 \$57.28 4.18 Consultants Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 4157 Aurora, IL 60507-4157 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Medical Other. Specify 4.19 **Home Depot** Last 4 digits of account number 3055 \$249.86 Nonpriority Creditor's Name When was the debt incurred? PO Box 78011 Phoenix, AZ 85062-8011 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 33 of 57

Debto	Andujar, Raul M. & Andujar, Luz E.		Case number (f know)	
4.20	JcPenny/Synchrony Bank	Last 4 digits of account number	7191	\$389.93
	Nonpriority Creditor's Name Attn: Bankruptcy Department PO Box 965060 Orlando, FL 32896-5060	When was the debt incurred?	,	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other Specify Credit Care	<u> </u>	
4.21	JcPenny/Synchrony Bank Nonpriority Creditor's Name	Last 4 digits of account number	7131	\$181.09
	Attn: Bankruptcy Department PO Box 965060 Orlando, FL 32896-5060	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Care	<u>d</u>	
4.22	Kohl's	Last 4 digits of account number	8247	\$1,004.15
	Nonpriority Creditor's Name	When was the debt incurred?	2014	
	PO Box 3043 Milwaukee, WI 53201-3043		2017	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	0 0 1	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	■ Other. Specify Credit Care	d	

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 34 of 57

Debto	Andujar, Raul M. & Andujar, Luz E.		Case number (f know)	
4.23	Kohls	Last 4 digits of account number	9875	\$348.41
	Nonpriority Creditor's Name	When was the debt incurred?		
	PO Box 3043 Milwaukee, WI 53201-3043 Number Street City State Zlp Code	As of the date you file, the claim	is: Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	S. Official and apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐Yes	Other. Specify Credit Care	<u> </u>	
4.24	Macy's	Last 4 digits of account number	2860	\$172.54
	Nonpriority Creditor's Name	MI		·
	PO Box 78008	When was the debt incurred?		
	Phoenix, AZ 85062-8008 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Care	<u> </u>	
4.25	Northwestern Medicine-CDH	Last 4 digits of account number	2042	\$258.93
	Nonpriority Creditor's Name c/o State Collection Services, Inc. PO Box 6250	When was the debt incurred?		
	Madison, WI 53716-0250 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other Specify Medical		

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 35 of 57

Andujar, Raul M. & Andujar, Luz E.		Case number (f know)	
Presence Health	Last 4 digits of account number	5115	\$270.07
Nonpriority Creditor's Name	When was the debt incurred?		
1643 Lewis Ave Ste 203 Billings, MT 59102-4151 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	, 10 0, 1110 auto you 1110, 1110 oluiiii	or choose an area apply	
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Medical		
Presence Health	Last 4 digits of account number	8531	\$565.18
Nonpriority Creditor's Name	When was the debt incurred?		
1643 Lewis Ave Ste 203 Billings, MT 59102-4151			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
□ Yes	■ Other. Specify Medical		
Presence Health	Last 4 digits of account number	9887	\$2,261.63
Nonpriority Creditor's Name			. ,
1643 Lewis Ave Ste 203 Billings, MT 59102-4151	When was the debt incurred?	3/26/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	☐ Debts to pension or profit-sharir	ng plans, and other similar debts	
		יש איניים, מווע טנווטי טווווומי עכטנט	
☐ Yes	Other. Specify Medical		

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 36 of 57

Andujar, Raul M. & Andujar, Luz E.		Case number (f know)	
Presence Health	Last 4 digits of account number	7037	\$393.60
Nonpriority Creditor's Name	When was the debt incurred?	04/20/2015	
1643 Lewis Ave Ste 203 Billings, MT 59102-4151			
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Medical		
Sears	Last 4 digits of account number	6133	\$284.17
Nonpriority Creditor's Name	When was the debt incurred?		
PO Box 78051 Phoenix, AZ 85062-8051	when was the dest medired.		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharin		
☐ Yes	Other. Specify Credit Card	<u> </u>	
Sears Credit Card Nonpriority Creditor's Name	Last 4 digits of account number	5230	\$1,638.10
Temphony croaners reams	When was the debt incurred?	2015	
PO Box 6282			
Sioux Falls, SD 57117-6282 Number Street City State Zlp Code	As of the date you file, the claim	ie: Chack all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim	is. Oneck all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	_	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	3	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐Yes	■ Other. Specify Credit Card	d	

Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 37 of 57 Case 16-25690 Doc 1

	Credit Card	Last 4 digits of account number	9499	<u> </u>		\$1,973.79		
	ity Creditor's Name	Miles was the debt in suggest 10	0045					
PO Bo	x 6282	When was the debt incurred?	2015	1				
	Falls, SD 57117-6282							
Number	Street City State ZIp Code	As of the date you file, the claim	s: Check	all that apply				
Who inc	urred the debt? Check one.							
☐ Debte	or 1 only	☐ Contingent						
☐ Debto	or 2 only	☐ Unliquidated						
Debte	or 1 and Debtor 2 only	☐ Disputed						
☐ At lea	ast one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
☐ Chec	k if this claim is for a community	☐ Student loans						
debt		Obligations arising out of a sepa	ration ag	reement or divorce th	at you did not			
_	aim subject to offset?	report as priority claims						
■ No		Debts to pension or profit-sharing		and other similar debt	ts			
☐ Yes		Other. Specify Credit Card	t					
Synch	rony Bank	Last 4 digits of account number	9268	<u> </u>		\$1,497.32		
Attn: E	ity Creditor's Name Bankruptcy Dept.	When was the debt incurred?						
	x 965061							
	do, FL 32896-5061 Street City State Zlp Code	As of the date you file, the claim	s: Check	call that apply				
	urred the debt? Check one.	,		т				
☐ Debte	or 1 only	☐ Contingent						
Debtor 2 only		☐ Unliquidated						
■ Debtor 1 and Debtor 2 only		☐ Disputed						
☐ At least one of the debtors and another		·	Type of NONPRIORITY unsecured claim:					
_	k if this claim is for a community	☐ Student loans						
debt	•	☐ Obligations arising out of a separation agreement or divorce that you did not						
Is the cla	aim subject to offset?	report as priority claims						
No		Debts to pension or profit-sharing	g plans,	and other similar debt	ts			
☐ Yes		Other. Specify Credit Card	t					
List (Others to Be Notified About a De	bt That You Already Listed						
ing to coll	ect from you for a debt you owe to s	about your bankruptcy, for a debt that your omeone else, list the original creditor in	Parts 1	or 2, then list the col	llection agency here.	Similarly, if you		
	n one creditor for any of the debts the debts the debts in Parts 1 or 2, do not fill out	at you listed in Parts 1 or 2, list the addit or submit this page.	ional cre	editors here. If you d	lo not have additional	persons to be		
	the Amounts for Each Type of U							
I the amou of unsecu		aims. This information is for statistical re	eporting	purposes only. 28 U	J.S.C. §159. Add the ar	nounts for each		
				Total C				
	6a. Domestic support obligation	as	6a.	\$	0.00			
aims Part 1	6b. Taxes and certain other deb	ts you owe the government	6b.	\$	0.00			
		I injury while you were intoxicated	6c.	\$	0.00			
	6d. Other. Add all other priority ur	secured claims. Write that amount here.	6d.	\$	0.00			
	6e. Total Priority. Add lines 6a th	rough 6d.	6e.	\$	0.00			
	6f Student leans		6f	Total C				
laims	6f. Student loans		6f.	\$	0.00			
Part 2		separation agreement or divorce that	60	\$	0.00			
	you did not report as priority	/ claime	6g.	σ.				
		naring plans, and other similar debts	6h.	\$	0.00			

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 38 of 57

Debtor 1 Debtor 2 Andujar, Raul M. & Andujar, Luz E.

Case number (if know)

6i.

6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here

6j. Total Nonpriority. Add lines 6f through 6i.

\$ 28,483.75

6j. \$ **28,483.75**

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main

		DOGUILLE	HI PAUE 39 01 37				
Fill in this information to identify your case:							
Debtor 1	Raul M. Andujar						
	First Name	Middle Name	Last Name	·)			
Debtor 2	Luz E. Andujar						
(Spouse if, filing)	First Name	Middle Name	Last Name	·)			
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION	_			
Case number							
(if known)							

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with	whom you have the r, Street, City, State and ZIP	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.2	•				
	Name				
	Number	Street			_
	Oit.		04-4-	710.0-4-	_
2.3	City		State	ZIP Code	
2.0	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.4	City		State	ZIF Code	
	Name				_
	Number	Street			_
			<u> </u>	710.0	_
2.5	City		State	ZIP Code	
2.0	Name				_
	Number	Street			_
	City		State	ZIP Code	_

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main

		Docume	ent Page 40 o	of 57	
Fill in this	information to identify your	case:			
Debtor 1	Raul M. Andujar				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	Luz E. Andujar First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTER	N DIVISION	
Case numl	ber				
(if known)		<u></u>		☐ Check if this is an	
				amended filing	
Official	l Form 106H				
	lule H: Your Cod	ohtors		40/4	-
Scried	idie II. Tour Cou	EDIOI 3		12/1	
	er (if known). Answer every o	•	o not list either spouse as	s a codebtor.	
Califor	hin the last 8 years, have you rnia, Idaho, Louisiana, Nevada, Go to line 3. Did your spouse, former spous	New Mexico, Puerto Rico,	Texas, Washington, and	?? (Community property states and territories include Arized Wisconsin.)	ona,
line 2 106D), Colum	again as a codebtor only if th , Schedule E/F (Official Form	at person is a guarantor	or cosigner. Make sure	f your spouse is filing with you. List the person show a you have listed the creditor on Schedule D (Official se Schedule D, Schedule E/F, or Schedule G to fill out	Form
1	Name, Number, Street, City, State and Z	IP Code		Check all schedules that apply:	
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
				Пол	
3.2	Name			□ Schedule D, line □ Schedule E/F, line	
				☐ Schedule E/F, line	
_	Newsbar				
	Number Street City	State	ZIP Code		

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 41 of 57

Fill	in this information to	identify your cas	se:								
Debtor 1 Raul M. Andujar											
Debtor 2 (Spouse, if filing)						_					
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION						_					
Case number (If known)							Check if this is: An amended filing A supplement showing postpetition chapincome as of the following date:			chapter 13	
O	fficial Form	<u> 1061</u>					MM / DD/ \		_		
S	chedule I: `	Your Inco	me							12/15	
sup _l	plying correct infoluse. If you are sepa ch a separate shee	rmation. If you a arated and your	ole. If two married people re married and not filing spouse is not filing with n the top of any addition	j jointly, and your you, do not inclu	spouse is de informa	livir atior	ng with you, include about your spou	de inf se. If	ormation about your more space is ne	our eded,	
1.	Fill in your emploinformation.	oyment		Debtor 1			Debtor 2	Debtor 2 or non-filing spouse			
	If you have more the	e than one job,	Employment status	☐ Employed			■ Empl	■ Employed			
	attach a separate properties information about employers.	J	Occupation	■ Not employed			☐ Not employed				
	Include part-time, self-employed wor		Employer's name				Addus	Hom	e Care		
	Occupation may in homemaker, if it a		Employer's address						nville Rd rove, IL 60515-1	1765	
			How long employed the	ere?			<u>:</u>	3 yea	rs and 6 month	is	
Par	t 2: Give Det	ails About Mont	hly Income								
	mate monthly inco		e you file this form. If yo	u have nothing to re	eport for any	y line	e, write \$0 in the sp	ace. Ir	nclude your non-filir	ng spouse	
	u or your non-filing s e, attach a separate		than one employer, combi	ine the information f	or all emplo	oyers	for that person on	the lin	nes below. If you ne	ed more	
							For Debtor 1		r Debtor 2 or n-filing spouse		
2.			, and commissions (befoleulate what the monthly w		2.	\$	0.00	\$_	2,123.72		
3.	Estimate and list	monthly overtin	ne pay.		3.	+\$	0.00	+\$	0.00		
4.	Calculate gross I	ncome. Add line	2 + line 3.		4.	\$	0.00	(2,123.72		

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 42 of 57

Debtor 2	Andujar, Raul M. & Andujar, Luz E.	_	Case n	umber (if known)			
Co	py line 4 here	4.	For D	Debtor 1 0.00	For Debtornon-filing		
5. Lis	t all payroll deductions:						
5a.		5a.	\$	0.00	\$	318.78	
5b.		5b.	<u>\$</u> —	0.00	\$	0.00	
5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00	
5d.	Required repayments of retirement fund loans	5d.	<u>\$</u> —	0.00	\$	0.00	
5e.	Insurance	5e.	<u>\$</u> —	0.00	\$	0.00	
5f.	Domestic support obligations	5f.	\$	0.00	\$	0.00	
5g.	Union dues	5g.	<u>\$</u> —	0.00	\$	66.39	
5h.	Other deductions. Specify:	5h.+	\$		+ \$	0.00	
6. Ad	d the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	385.17	
7. C a	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$1	,738.55	
8. Lis 8a.	t all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00	
8b.	•	8b.	\$	0.00	\$	0.00	
8c.			\$ \$	0.00	\$	0.00	
8d.		8d.	\$ 	0.00	\$	0.00	
8e.		8e.	<u>\$</u> —	1,185.00	\$	0.00	
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$ \$	0.00	\$	0.00	
8g.	Pension or retirement income	— 8g.	\$	0.00	\$	0.00	
8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	0.00	
9. Ad	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,185.00	\$	0.00	
	culate monthly income. Add line 7 + line 9. d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	1	,185.00 + \$_	1,738.55	= \$ 2	,923.55
Inc oth Do	Ite all other regular contributions to the expenses that you list in Schedule lude contributions from an unmarried partner, members of your household, your der friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not avecify:	lependent				+\$	0.00
	d the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certain					\$	923.55
13. Do	you expect an increase or decrease within the year after you file this form No.	?				Combined monthly in	
13. Do		?					

Official Form 106I Schedule I: Your Income page 2

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 43 of 57

Fill	n this informa	ation to identify yo	our case:			l		
Debt	tor 1	Raul M. And	uiar			Che	ck if this is:	
		Raul W. Allu	ujai				An amended filing	
Debt	tor 2	Luz E. Andu	jar					ing postpetition chapter 13
(Spc	ouse, if filing)				_		expenses as of the	following date:
Unite	ed States Bank	ruptcy Court for the		HERN DISTRICT OF ILLIN	OIS,		MM / DD / YYYY	
Case	e numbe r							
1	nown)							
Of	ficial Fo	orm 106J						
Sc	chedule	J: Your I	 Exper	ises				12/1
Be a info (if k	as complete rmation. If m nown). Ansv	and accurate as nore space is nee ver every question	possible. eded, attac on.	If two married people are ch another sheet to this fo				
Part 1.	Is this a joi	ribe Your House	hold					
٠.	□ No. Go t							
		es Debtor 2 live i	n a conara	eta housahold?				
	_		ii a sepaia	ate nousenoiu:				
			st file Offic	ial Form 106J-2, <i>Expenses</i> i	for Separate Housel	noldof Debto	or 2.	
2.	Do you hav	e dependents?	■ No					
	Do not list D Debtor 2.	Debtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	e the						□ No
	dependents	names.						☐ Yes
								□ No
								☐ Yes
								□ No
								☐ Yes ☐ No
								☐ Yes
3.	Do vour ex	penses include		l No			_	□ res
٥.	expenses of	of people other th	nan 👝	l No				
	yourself an	d your depende	nts? └	I Yes				
exp	imate your e	a date after the b	our bankru	y Expenses uptcy filing date unless yo y is filed. If this is a suppl				
valu		ssistance and ha		government assistance if ged it on Schedule I: Your I			Your exp	enses
`		•						
4.		or home ownersl nd any rent for the		ses for your residence. In lot.	clude first mortgage	4.	\$	1,000.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
		erty, homeowner's	, or renter's	s insurance		4b.	·	0.00
		•		upkeep expenses		4c.	·	50.00
	4d. Home	eowner's associati	on or cond	dominium dues		4d.	\$	0.00
5.	Additional	mortgage payme	ents for yo	our residence, such as hon	ne equity loans	5.	\$	0.00

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 44 of 57

6a. \$ 6b. \$ 6c. \$ 6d. \$ 7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$ 14. \$	200.00 72.00 150.00 16.00 390.00 0.00 50.00 75.00 0.00
6b. \$ 6c. \$ 6d. \$ 7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$	72.00 150.00 16.00 390.00 0.00 50.00 75.00 0.00 300.00
6b. \$ 6c. \$ 6d. \$ 7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$	72.00 150.00 16.00 390.00 0.00 50.00 75.00 0.00 300.00
6c. \$ 6d. \$ 7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$	150.00 16.00 390.00 0.00 50.00 75.00 0.00 300.00
7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$	16.00 390.00 0.00 50.00 75.00 0.00 300.00
8. \$	390.00 0.00 50.00 75.00 0.00 300.00
9. \$ 10. \$ 11. \$ 12. \$ 13. \$	0.00 50.00 75.00 0.00 300.00
10. \$	50.00 75.00 0.00 300.00
11. \$ 12. \$ 13. \$	75.00 0.00 300.00 0.00
12. \$	0.00 300.00 0.00
13. \$	300.00 0.00
13. \$	0.00
·	
14. \$	
	50.00
_	
5a. \$	186.00
5b. \$	0.00
5c. \$	140.00
5d. \$	0.00
40 M	
16. \$	0.00
7a. \$	242.00
7b. \$	242.00
· · · · · · · · · · · · · · · · · · ·	0.00
	0.00
7d. \$	0.00
18. \$	0.00
\$	0.00
19.	0.00
Your Income.	
20a. \$	0.00
20b. \$	0.00
20c. \$	0.00
20d. \$	0.00
20e. \$	0.00
21. +\$	0.00
•	0.004.00
	2,921.00
\$	2,921.00
23a. \$	2,923.55
23b\$	2,921.00
	_ ==
23c. \$	2.55
nis form?	or doorooo boos as s
ige payment to increase o	n decrease decause of a
200	Sa. \$ 36. \$

Fill in this info	rmation to identify your	case:				
Debtor 1	Raul M. Andujar					
	First Name	Middle Name	La	st Name		
Debtor 2	Luz E. Andujar					
(Spouse if, filing)	First Name	Middle Name	Las	st Name		
United States B	Sankruptcy Court for the:	NORTHERN DIST	RICT OF ILLINO	IS, EASTERN DIVISIO	ON	
Case number					1	
(if known)						☐ Check if this is an
						amended filing
00000	400D					
Official For				_		
Declara	tion About a	an Individu	ual Debt	or's Sched	dules	12/15
If two married p	eople are filing together	, both are equally re	sponsible for su	pplying correct infor	mation.	
						nt, concealing property, or r imprisonment for up to 20
	18 U.S.C. §§ 152, 1341, 1		Danki upicy case	can result in fines u	p to \$250,000, o	imprisonment for up to 20
-						
Sig	gn Below					
Did you p	ay or agree to pay some	one who is NOT an a	attorney to help	you fill out bankrupto	cy forms?	
■ No						
	Name of naroon				Attach Danker	untou Datition Dranavaria Matica
☐ Yes.	Name of person					ptcy Petition Preparer's Notice, nd Signature (Official Form 119)
	alty of perjury, I declare are true and correct.	that I have read the	summary and so	chedules filed with thi	is declaration ar	nd
that they a						
	ul M. Andujar		X	/s/ Luz E. Anduja	r	
	M. Andujar			Luz E. Andujar	0	
Signati	ure of Debtor 1			Signature of Debtor 2	<u> </u>	

Date _August 10, 2016

Date August 10, 2016

Fill i	n this infor	mation to identify your	case:			
Debt	or 1	Raul M. Andujar				
Debt	or 2	First Name	Middle Name	Last Name		
	se if, filing)	Luz E. Andujar First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN D	IVISION	
Case	e number					
(if kno					-	Check if this is an amended filing
						Ŭ
∩ff	icial Fo	orm 107				
			Affairs for Individ	huale Filing for	Rankruptov	A 14 C
						4/16
					equally responsible for suppl y additional pages, write your	
		ver every question.			, addinonai pages, iiino jeui	
Part	1: Give	Details About Your Ma	rital Status and Where You	Lived Before		
1.	What is you	ur current marital statu	s?			
	Morrio	لم				
	■ Marrie □ Not ma					
2.	During the	last 3 years, have you	lived anywhere other than v	where you live now?		
	■ No					
	_	st all of the places you liv	red in the last 3 years. Do not	include where you live now.		
	Debtor 1 P	rior Address:	Dates Debtor 1	lived Debtor 2 Prior	Address:	Dates Debtor 2
			there			lived there
					nity property state or territory Rico, Texas, Washington and W	
	No					
	_	lake sure vou fill out Sche	edule H: Your Codebtors (Offi	cial Form 106H).		
		,	(
Part	2 Expla	ain the Sources of You	Income			
	Fill in the to	tal amount of income yo	iployment or from operating u received from all jobs and a ave income that you receive to	Ill businesses, including pa		dar years?
	□ No					
		ill in the details.				
	103.1	iii iii tiic detaiis.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
Fron	n January ′	I of current year until	■ Wages, commissions,	\$15,407.8	B ■ Wages, commissions,	\$12,041.83
	•	ed for bankruptcy:	bonuses, tips	¥10,101	bonuses, tips	÷,- : : : : : :
			☐ Operating a business		Operating a business	

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main

Page 47 of 57 Document Debtor 1 Andujar, Raul M. & Andujar, Luz E. Case number (if known) Debtor 2 Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** (before deductions and (before deductions Check all that apply. Check all that apply. exclusions) and exclusions) For last calendar year: \$30,574.03 \$22,188.82 Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business \$21,869.25 For the calendar year before that: \$29,198.53 Wages, commissions, Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. П No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until **Social Security** \$0.00 the date you filed for bankruptcy: Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7.

Official Form 107

Dates of payment

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for

Total amount

paid

Amount you

still owe

Was this payment for ...

☐ Yes

Creditor's Name and Address

this bankruptcy case.

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 48 of 57

	btor 1 btor 2 Andujar, Raul M. & Andujar, Luz	E.	Cas	se number (if known)		
7.	Within 1 year before you filed for bankruptc Insiders include your relatives; any general parts which you are an officer, director, person in cont business you operate as a sole proprietor. 11 U.	ners; relatives of any ger trol, or owner of 20% or	neral partners; partnershi more of their voting secu	ps of which you are rities; and any man	a general part aging agent, in	ner; corporations of cluding one for a
	■ No□ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankrupto insider? Include payments on debts guaranteed or cosign		oayments or transfer ar	ny property on acc	count of a deb	ot that benefited an
	No☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment
Pa	rt 4: Identify Legal Actions, Repossessions	s and Foreclosures	paid	Still Owe	molade cred	noi 3 name
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury ca and contract disputes. ■ No □ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
10.	Within 1 year before you filed for bankruptc. Check all that apply and fill in the details below		operty repossessed, fo	reclosed, garnish	ed, attached,	seized, or levied?
	No. Go to line 11.Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Proper		Date		Value of the property
		Explain what happe				
11.	Within 90 days before you filed for bankrupt accounts or refuse to make a payment beca No Yes. Fill in the details.	• • • • • • • • • • • • • • • • • • • •	•	incial institution, s	set off any am	ounts from your
	Creditor Name and Address	Describe the action	the creditor took	Date a	action was	Amount
12.	Within 1 year before you filed for bankruptc court-appointed receiver, a custodian, or an		operty in the possessic			t of creditors, a
	■ No □ Yes					
Pa	rt 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrupt	cy, did you give any ç	gifts with a total value o	of more than \$600	per person?	
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 processor.	er Describe the gi	ifts		you gave	Value
	Person to Whom You Gave the Gift and Address:			the gi	113	

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Page 49 of 57 Document Debtor 1 Andujar, Raul M. & Andujar, Luz E. Case number (if known) Debtor 2 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Nο Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment or Amount of **Address** transferred transfer was payment Email or website address made Person Who Made the Payment, if Not You 6/10/16, \$2,835.00 Ruddy, King & Petersen Law Group, LLC 7/14/16 and 2631 Ginger Woods Pkwy Ste 101 8/5/16 Aurora, IL 60502-7429 CC Advising, Inc. 7/29/16 \$19.95 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment or Amount of Address transferred transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property

transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Yes. Fill in the details.

Person Who Received Transfer Description and value of Describe any property or Date transfer was Address property transferred payments received or debts made paid in exchange Person's relationship to you

Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Page 50 of 57 Document Debtor 1 Andujar, Raul M. & Andujar, Luz E. Case number (if known) Debtor 2 beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. п Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance before instrument closed, sold, closing or transfer Address (Number, Street, City, State and ZIP account number Code) moved, or transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still have it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still have it? Address (Number, Street, City, State and ZIP Code) to it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for

- someone.
 - No
 - Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code) Where is the property? (Number, Street, City, State and ZIP Describe the property

Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Page 51 of 57 Document Debtor 1 Andujar, Raul M. & Andujar, Luz E. Case number (if known) Debtor 2 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Date of notice Name of site Governmental unit Environmental law, if you Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? Nο П Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No П Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Raul M. Andujar
Raul M. Andujar
Signature of Debtor 1

Date August 10, 2016

Luz E. Andujar
Signature of Debtor 2

Date August 10, 2016

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 52 of 57

Debtor 1 Debtor 2 Andujar, Raul M. & Andujar, Luz E. Case number (if known)

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 53 of 57 United States Bankruptcy Court Northern District of Illinois, Eastern Division

IN RE:		Case No
Andujar, Raul M. & Andujar, Luz	: E.	Chapter 7
	Debtor(s)	<u> </u>
	VERIFICATION OF CRED	ITOR MATRIX
		Number of Creditors29
The above-named Debtor(s) he Date: August 10, 2016	reby verifies that the list of creditors in th	s true and correct to the best of my (our) knowledge.
Dute. 10, 2010	Debtor	
	/o/Lum E. Andrion	
	/s/ Luz E. Andujar Joint Debtor	
	JUIN DEUROI	

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main

Page 54 of 57

Andujar, Raul M. 936 Edwards St Aurora, IL 60505-2302 Document F BMO Harris Bank 220 Douglas Rd Oswego, IL 60543-8978

Fifth Third Bank PO Box 740789 Cincinnati, OH 45274-0789

Andujar, Luz E. 936 Edwards St Aurora, IL 60505-2302 Cadence Health 25 N Winfield Rd Winfield, IL 60190-1295 Fox Valley Cardiovascular Consultants PO Box 4157 Aurora, IL 60507-4157

Ruddy, King & Petersen Law Group, LLC 2631 Ginger Woods Pkwy Ste 101 Aurora, IL 60502-7429

Carsons/Comenity Bank Bankruptcy Department PO Box 182125 Columbus. OH 43218-2125 Home Depot PO Box 78011 Phoenix, AZ 85062-8011

ACS PO Box 7051 Utica, NY 13504-7051 Castle Orthopaedics Sports ME 2111 Ogden Ave Aurora, IL 60504-7597 JcPenny/Synchrony Bank Attn: Bankruptcy Department PO Box 965060 Orlando, FL 32896-5060

Associate Pathologists of Joliet, LTD 2205 Point Blvd Ste 220 Elgin, IL 60123-7840

Chicago Ortho & Sports Medicine PO Box 3179 Carol Stream, IL 60132-3179 Kohl's PO Box 3043 Milwaukee, WI 53201-3043

Aurora Earthmover Credit Union PO Box 2937 Aurora, IL 60507-2937

Comenity Bank PO Box 182125 Columbus, OH 43218-2125 Kohls PO Box 3043 Milwaukee, WI 53201-3043

Aurora Emergency Associates LTD PO Box 740023 Cincinnati, OH 45274-0023 Dreyer Medical Clinic Advocate PO Box 105173 Atlanta, GA 30348-5173 Macy's PO Box 78008 Phoenix, AZ 85062-8008

Aurora Radiology Consultants SC PO Box 5923 Carol Stream, IL 60197-5923 Earthmover PO Box 2937 Aurora, IL 60507-2937 Northwestern Medicine-CDH c/o State Collection Services, Inc. PO Box 6250 Madison, WI 53716-0250

Bank of America PO Box 982235 El Paso, TX 79998-2235 Fifth Third Bank PO Box 630412 Cincinnati, OH 45263-0412 Presence Health 1643 Lewis Ave Ste 203 Billings, MT 59102-4151

Barclaycard Card Services PO Box 65017 City of Industry, CA 91716-0517 Fifth Third Bank 5050 Kingsley Dr Apt 1Moc2j Cincinnati, OH 45227-1115

Sears PO Box 78051 Phoenix, AZ 85062-8051 Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 55 of 57

Sears Credit Card PO Box 6282 Sioux Falls, SD 57117-6282

Synchrony Bank Attn: Bankruptcy Dept. PO Box 965061 Orlando, FL 32896-5061 Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 56 of 57

Fill in this infor	mation to identify your case:		
Debtor 1	Raul M. Andujar		
200001	First Name Middle Name	Last Name	
Debtor 2	Luz E. Andujar First Name Middle Name	Last Name	
(Spouse if, filing)			
United States Ba	ankruptcy Court for the: NORTHERN DIS	STRICT OF ILLINOIS, EASTERN DIVISION	
Case number			
(if known)			Check if this is an
			amended filing
Official Fo			
Stateme	nt of Intention for Indi	viduals Filing Under Chapte	er 7
	lividual filing under chapter 7, you must fi	Il out this form if:	
_	re claims secured by your property, or	at avvairad	
	sed personal property and the lease has n is form with the court within 30 days after	or expired. you file your bankruptcy petition or by the date set for	or the meeting of creditors,
	ever is earlier, unless the court extends th	e time for cause. You must also send copies to the cr	
•	eople are filing together in a joint case, bo ate the form.	th are equally responsible for supplying correct infor	mation. Both debtors must sign
Do an animate		was dad attack a sawawata akaat ta thia faww. On the	ton of our additional name
	and accurate as possible. If more space is our name and case number (if known).	s needed, attach a separate sheet to this form. On the	top of any additional pages,
Dort 1. Lint V	Varin Craditara Wha Have Secured Claims		
Part 1: List Y	our Creditors Who Have Secured Claims		
1. For any credit information b		Creditors Who Have Claims Secured by Property (C	official Form 106D), fill in the
	reditor and the property that is collateral	What do you intend to do with the property that	Did you claim the property
		secures a debt?	as exempt on Schedule C?
Creditor's	Fifth Third Bank	Surrender the property.	□ No
name:		Retain the property and redeem it.	■ Yes
Description of	936 Edwards St, Aurora, IL	Retain the property and enter into a Reaffirmation Agreement.	_ 100
property	60505-2302	☐ Retain the property and [explain]:	
securing debt	:		-
Creditor's	Fifth Third Bank	■ Surrender the property.	□ No
name:		☐ Retain the property and redeem it.	_
Description of	COS Educardo St. Auroro II	☐ Retain the property and enter into a <i>Reaffirmation</i>	Yes
Description of property	f 936 Edwards St, Aurora, IL 60505-2302	Agreement. ☐ Retain the property and [explain]:	
securing debt			_
			-
Part 2: List Y	our Unexpired Personal Property Leases		

Describe your unexpired personal property leases

Will the lease be assumed?

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You

may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Case 16-25690 Doc 1 Filed 08/10/16 Entered 08/10/16 14:30:32 Desc Main Document Page 57 of 57

Debtor 1 Debtor 2 Andujar, Raul M. & Andujar, Luz E.	Case number (if known)	
Lessor's name: Description of leased Property:	□ N	
Lessor's name: Description of leased Property:	□ N	0
Lessor's name: Description of leased Property:	□ N	
Lessor's name: Description of leased Property:	□ N	
Lessor's name: Description of leased Property:	□ N	
Lessor's name: Description of leased Property:	□ N	
Lessor's name: Description of leased Property:	□ N	
Part 3: Sign Below Under penalty of perjury, I declare that I have indicated my intention about any proporoperty that is subject to an unexpired lease.	perty of my estate that secures a	debt and any personal
Raul M. Andujar Luz E.	E. Andujar Andujar re of Debtor 2	
Date August 10, 2016 Date Au	ıgust 10, 2016	